

D.E.C.A.F

DEBT EDUCATION AND CERTIFICATION FOUNDATION

Certificate Number: 27000-NCW-CC-168973687940

Certificate of Credit Counseling

I certify that on July 18th, 2023, at 10:21 PM o'clock CDT

Sergey Kholod received from Debt Education and Certification

Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of North Carolina, an individual briefing (including a briefing conducted by internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

Date: July 18th, 2023

By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).

D.E.C.A.F

DEBT EDUCATION AND CERTIFICATION FOUNDATION

Certificate Number: 27000-NCW-CC-168973688147-sp

Certificate of Credit Counseling

I certify that on July 18th, 2023, at 10:21 PM o'clock CDT

Anna Kholod received from Debt Education and Certification

Foundation, an agency approved pursuant to 11 U.S.C. § 111 to provide credit counseling in the Western District of North Carolina, an individual briefing (including a briefing conducted by internet) that complied with the provisions of 11 U.S.C. §§ 109(h) and 111. A debt repayment plan was not prepared.

Date: July 18th, 2023

By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor

Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any developed through the credit counseling agency. See 11 U.S.C. §§ 109(h) and 521(b).